

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LER 9004-2(c)**

**JOEL A. ACKERMAN**

**JA 4027**

**FCZ 90841-1/mp**

**ZUCKER, GOLDBERG & ACKERMAN, LLC**

**Attorneys for Secured Creditor**

**Deutsche Bank National Trust Company, as Trustee of the Home  
Equity Mortgage Loan Asset-Backed Trust Series INABS**

**2007-A, Home Equity Mortgage Loan Asset-Backed Certificates,  
Series INABS 2007-A under the Pooling and Servicing agreement  
dated March 1, 2007**

**200 Sheffield Street, Suite 301**

**P.O. Box 1024**

**Mountainside, New Jersey 07092-0024**

**1-908-233-8500**

**In Re:**

**Gary J. Winkel & Denise A. Winkel**

**Case No.: 08-17950-NLW**

**Judge: Novalyn L. Winfield**

**Chapter: 13**

**Recommended Local Form: ☒ Followed ☐ Modified**

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Dennis Kirkpatrick does hereby certify as follows:

1. I am Vice President of OneWest Bank FSB as servicer for Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007, and has knowledge and/or access to the business records of the aforesaid mortgage account and I am fully aware of the contents thereof.
2. On 04/13/09, an Order issued from this Court, a copy of which is attached hereto as an exhibit, providing for the cure of post-petition arrearages, and in default of

such monthly payments for a thirty (30) day period, allowing the secured creditor  
ex parte relief to vacate the stay, with notice to the trustee, debtor and his  
attorney, if any.

3. Debtor has failed to comply with the aforesaid order:


☒ By missing payments and/or by failing to make the correct payments as  
summarized on the annexed schedule "A".

☐ Other \_\_\_\_\_.

4. This certification is being made in an effort to enforce the prior order of this court  
and to vacate the stay.

5. I certify the above facts to be true. I am aware that if the above facts are willfully  
false, I am subject to punishment.

Dated: 10.7.09

  
\_\_\_\_\_  
Sign Here Dennis Kirkpatrick  
Vice President

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(e)

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ZUCKER, GOLDBERG & ACKERMAN, LLC

Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee of the Home  
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2007-A, Home Equity Mortgage Loan Asset-Backed  
Certificates, Series INABS 2007-A under the Pooling and  
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1-908-233-8500

In Re:

Gary J. Winkel & Denise A. Winkel

Case No.: 08-17950-NLW

Adv. No.:

Hearing Date: 12/01/2008@ 9:00am

Judge: Novalyn L. Winfield

**CERTIFICATION RE POST-PETITION PAYMENT HISTORY  
ON THE NOTE AND MORTGAGE DATED 12/18/2006**

Dennis Kirkpatrick

of full age

Vice President

of OneWest Bank FSB as servicer for

Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series  
INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and  
Servicing agreement dated March 1, 2007, hereby certifies the following information:

**BACKGROUND INFORMATION**

1. Recorded in Bergen County, in Book 16474 at Page
2. Property Address: 91 Randolph Avenue, Dumont, NJ 07628
3. Mortgage Holder: Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage  
Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed  
Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007
4. Mortgagor(s)/Debtor(s): Gary J. Winkel & Denise A. Winkel
5. Date Debtor(s) petition was filed: 04/30/2008
6. Post-Petition payment address:

**AMOUNT OF POST-PETITION DEFAULT**

(As of October 3, 2009)

7. Amount of debtor(s) monthly mortgage payment: \$3176.88
8. Amount of debtor(s) monthly late charge: \$85.97
9. Total monthly payment including late charge: \$3262.85

10. Since the petition date, payments should have been made to the mortgagee. Since the petition date only payment(s) have been made, leaving payment(s) in arrears through the payment due. The total amount of post-petition payment default (monthly payments + late charge) is \$7602.73.

Amount Due	Date Payment Due	How Payment was Applied (M/P/L)	Amount Received	Date Payment Received	Check or Money Order Number
\$2642.12	04/01/09	01/09	\$2,897.37	04/15/09	
\$550.88	04/09 stip (1/6)		\$3365.18*	05/12/09	
\$3,069.55	04/20/09	02/09	\$172.18	05/13/09	
\$2642.12	05/01/09	NSF	\$3,365.18	06/03/09	
\$550.88	05/09 stip (2/6)	04/09	5628.60	07/10/09	
\$2642.12	06/01/09	05/09	2663.60**	08/24/09	
\$550.88	06/09 stip (3/6)				
\$2642.12	07/01/09	06/09	1101.76	09/17/09	
\$550.88	07/09 stip (4/6)		2663.60	09/22/09	
\$3176.88	08/01/09	07/09	**(3176.88)	09/22/09	
\$550.88	08/09 stip (5/6)	N/A	\$0.00	N/A	
\$3176.88	09/01/09	N/A	\$0.00	N/A	
\$550.88	09/09 stip (6/6)				
\$3,176.88	10/01/09	N/A	\$0.00	N/A	
Total: \$			\$		

Debtor is in default for September 2009 and October 2009 at \$3176.88, late charge at \$85.97; stip balance of \$1101.77; minus \$24.74 for total of \$7602.73

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

**AMOUNT HELD IN SUSPENSE (if any): \$24.74**

Effective as of October 3, 2009, the current monthly payment is comprised of:

Principal/ Interest	\$1719.38	
Other	\$1457.50	(specify) escrow
<b>TOTAL</b>	<b>\$3176.88</b>	

11. Additional charges and/or advances made post-petition:

a) Post-petition bankruptcy fees/costs for within motion	\$3350
b) Post-petition advances made for taxes	\$
c) Post-petition advances made for insurance:	\$
d) Other fees	\$

(please specify):

PRE-PETITION ARREARS: to  
( x \$/mo.=\$45103.45

I certify under penalty of perjury that the foregoing is true and correct.

10-7-09

Date of Signature

Signature

Dennis Kirkpatrick  
Vice President

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

JOEL A. ACKERMAN

FCZ 90841-1/kb

ZUCKER, GOLDBERG & ACKERMAN, LLC

Attorneys for Secured Creditor

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1-908-233-8500

In Re:

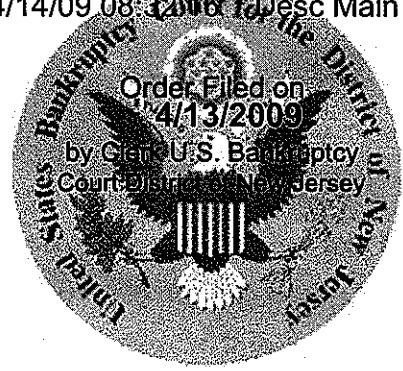
Gary J. Winkel & Denise A. Winkel

Case No.: 08-17950-NLW

Adv. No.:

Hearing Date: April 13, 2009

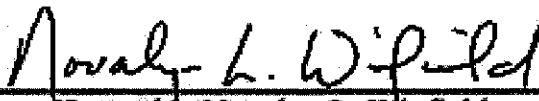
Judge: Novalyn L. Winfield



**ORDER CURING ARREARS OUTSIDE THE CHAPTER 13 PLAN RESOLVING  
SECURED CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through four (4) is hereby  
**ORDERED**

**DATED: 4/13/2009**

  
Honorable Novalyn L. Winfield  
United States Bankruptcy Judge

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Debtor:

Gary J. Winkel & Denise A. Winkel

Case No.

08-17950-NLW

Caption of Order:

**ORDER CURING ARREARS OUTSIDE THE CHAPTER 13 PLAN  
RESOLVING SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT**

This matter having been brought before the Court by Zucker, Goldberg & Ackerman, LLC, attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007, Joel A. Ackerman appearing, upon a certification of default as to real property located at 91 Randolph Avenue Dumont, New Jersey, 07628, and it appearing that notice of said certification was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Secured Creditor and Michael G. Boyd, attorney for Debtors, and it appearing that the Debtor is in arrears, outside of the Chapter 13 Plan, to the aforesaid Secured Creditor, for payments and accumulated late charges due from January, 2009 through and including March, 2009, (Monthly payment amount is \$3,069.55 for 1/09 and changes to \$2,814.30 for 2/09-3/09 plus a monthly late charge in the sum of \$106.27) minus (\$2,642.12) in Debtor's suspense, totaling \$6,374.84, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the Debtor(s) cure(s) the aforesaid arrearages by immediately forwarding to the Secured Creditor at 6900 Beatrice Drive Attn: Cashiering Dept., Kalamazoo, MI 49009, a check in the sum of \$3,069.55, made payable to the Secured Creditor, Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007, to be received within seven (7) days; and

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Debtor: Gary J. Winkel & Denise A. Winkel  
Case No. 08-17950-NLW  
Caption of Order: **ORDER CURING ARREARS OUTSIDE THE CHAPTER 13 PLAN  
RESOLVING SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the aforesaid payment is not made on or before the dates set forth above, the Secured Creditor's Attorneys may obtain an Order Vacating Automatic Stay As To Real Property by filing, with the Clerk of the Bankruptcy Court, a Certification indicating the Debtor(s) failure to comply with this Court's Order, with a copy of said Certification being forwarded to the Trustee, Debtor(s) and Debtor's(s') Attorney; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the balance of arrears in the amount of \$3,305.29 be paid by the Debtor(s) forwarding to the Secured Creditor, in addition to their regular monthly mortgage payment, the sum of \$550.88 per month, which additional payment shall begin April, 2009 and continue for a period of six (6) months until the arrears outside the Debtor's(s') plan are cured; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) make(s) regular mortgage payments, outside the Chapter 13 Plan, beginning in April, 2009, directly to the Secured Creditor, Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007 at 6900 Beatrice Drive, Attn: Cashiering Dept. , Kalamazoo, MI, 49009 . (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's(s') Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may



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Debtor: Gary J. Winkel & Denise A. Winkel

Case No. 08-17950-NLW

Caption of Order: **ORDER CURING ARREARS OUTSIDE THE CHAPTER 13 PLAN  
RESOLVING SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT**

obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor(s) and Debtors' counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor, Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2007-A under the Pooling and Servicing agreement dated March 1, 2007 , is hereby awarded reimbursement of attorney's fees in the sum of \$350.00, which is to be paid through the Debtor's(s') Chapter 13 Plan.